

Attorney's Docket No. 22714.00

Customer No. 378333

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SIR:

Transmitted herewith for filing is the utility patent
application of: JOE W. ALMEIDA

for: MORTGAGE OPTION METHOD

Enclosed are:

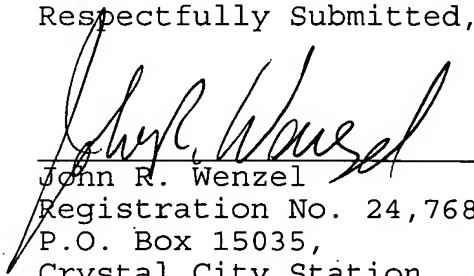
1. Patent Application, 16 sheets
2. Combined Declaration and Power of Attorney, 2 sheets
3. Verified Statement Claiming Small Entity Status, 1 sheet
4. Associate Power of Attorney, 1 sheet
5. Information Disclosure Statement
6. Form PTO-1449
7. Filing Fee in the Amount of \$385.00

The filing fee has been calculated as shown below:

BASIC FEE	SMALL ENTITY	\$385.00
TOTAL CLAIMS	(7 - 20 = 0) x 9	\$ 0.00
IND. CLAIMS	(1 - 3 = 0) x 42	\$ 0.00
TOTAL		<u>\$385.00</u>

Please charge the filing fee in connection with this filing
only to Deposit Account No. 12-1662 of the undersigned.

Respectfully Submitted,


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